

SAVINGS BANKS FEEL PROSPERITY'S WAVE

Depositors in City Aggregate 5,000,000. With Average of More Than \$600.

DIVIDENDS UNCHANGED

Only One Institution Votes to Pay More Than 4 Per Cent. —Many Still 3 1-2.

Savings banks of New York, where the men, women and children who have but a dollar or so a week to lay by are encouraged to do their banking, are completing the greatest year in their history. The depositors have increased in number, and as the depositors have so grown have the size of their "rainy day" funds. The general prosperity has been responsible for the prosperous year of the savings banks, officials say. It is believed that the reports soon to be made to Eugene Lamb Richards, superintendent of banks, will show larger deposits and greater dividends than stockholders than ever before.

The increase in deposits is not confined to one section of the city, but to banks whose depositors are of any class, according to reports that have been received by THE SUN. It is very probable that the total number of depositors will aggregate 6,000,000. Last year the figure was 3,243,362, and practically every bank has reported an increase in the number of depositors.

Average Deposits Are Greater.

Average deposits, that last year amounted to \$560,90, have greatly increased too. It is believed that the average this year will be between \$600 and \$700. Increases in both value and in the number held have likewise enabled the banks to greatly increase their surplus this year, and according to State officials they are now in a more solid position than ever before.

Resources of all the banks at the first of year totalled \$1,743,662, and the total amount deposited credited to accounts, was \$1,202,362.32. All of these totals are expected to be exceeded in the 1917 report to be issued early in March.

Interest Generally Unchanged.

With probably one single exception the banks are continuing to pay 4 per cent. Interest rate in force are: Brooklyn Savings Institution, Commonwealth Savings Bank, East River Savings Institution, Emigrant Industrial Savings Bank, Excelson Savings Bank, German Savings Bank, Irving Savings Institution, Marine Land Savings and Mortgage Savings Bank, National Savings, Universal Savings Bank, West Side Savings Bank, Bay Ridge Savings Bank, Brevoort Savings Bank, Brooklyn Savings Bank, Bushwick Savings Bank, Dime Savings Bank of Brooklyn, Dime Savings Bank of Williamsburg, East Brooklyn Savings Bank, South Brooklyn Savings Bank.

Those Paying 3 1/2 Per Cent.

Among the institutions whose directors already have voted to maintain a 4 per cent. interest rate in force are: Brooklyn Savings Institution, Commonwealth Savings Bank, East River Savings Institution, Emigrant Industrial Savings Bank, Excelson Savings Bank, German Savings Bank, Irving Savings Institution, Marine Land Savings and Mortgage Savings Bank, National Savings, Universal Savings Bank, West Side Savings Bank, Bay Ridge Savings Bank, Brevoort Savings Bank, Brooklyn Savings Bank, Bushwick Savings Bank, Dime Savings Bank of Brooklyn, Dime Savings Bank of Williamsburg, East Brooklyn Savings Bank, South Brooklyn Savings Bank.

MILLIONS IN CASH MOVED.

Fifth Avenue Hardly Notices the Transfer of Wealth.

Many millions in cash and securities were transferred across Fifth avenue yesterday when the Fifth avenue office of the Guaranty Trust Company of New York was moved from the southwest to the second floor of the thirteenth and forty-third street. The deposits alone of this office total nearly \$10,000,000. How much was in the 2,500 safe deposit boxes is beyond conjecture. The work of removal was guarded by special officers belonging to the bank and by squads of city policemen and detectives.

The task began at the close of business Saturday with the cutting away of the steel bars on the Forty-third street side of the trust company's office and continued until nearly an hour this morning. Traffic on Fifth Avenue was not interrupted, and the transfer of all this wealth was practically unnoticed by the passersby.

"DRYS' HOPE TO WIN BOSTON."

"We're Face a Critical Situation in Election To-morrow."

Boston, Dec. 17.—As a result of a campaign to stop the sale of intoxicating liquors in this city issues of the municipal election to be held next Tuesday have almost crowded out and there are indications that the vote on the license question will be unusually close.

The Boston Real Estate Exchange, advocating retention of the existing liquor system, announces in a public statement that "it is a critical situation" and that "a few thousand votes turn the scale."

The campaign for no license in this city of 750,000 persons has been pushed with an energy never previously approached. Evangelistic services conducted by the Rev. William A. Sunday have been devoted largely to lectures on temperance, and his "Dry" speech has been well received.

Other speakers have been pledged to vote "no." The Massachusetts Anti-Saloon League, which has charge of the lecture activities, has kept a big force of orators, motion picture exhibitors and bookbinders at work for weeks.

It voted last year, 46,115 yes, 21,517 no, a majority of 14,298. Registration this year is the largest on record, about 28,000, and a much larger vote than last year's is expected.

MANNING AWAIT BRIDE-ELECT

OCTOGENARIAN'S Choice Expected to Return Just Before Wedding.

Despite freezing weather and determined filial objections, the octogenarian of John B. Manning, the wealthy octogenarian of 81 Riverside Drive, continues to bloom and flourish. There seems no reason to doubt that Mr. Manning will keep his appointment with Miss Honora May O'Brien and Cardinal Farley at St. Patrick's Cathedral tomorrow morning.

At the homes of Mr. Manning and his son, children and at the boarding school of Miss O'Brien, who is 28 and lives at 54 West 86th street, the censorious of all news is committee, save for the bare minimum that Miss O'Brien is expected to return for her rather important engagement to-morrow.

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